

## COMBINED DECLARATION FOR PATENT APPLICATION AND POWER OF ATTORNEY

U.S. DEPARTMENT OF COMMERCE  
Patent and Trademark Office

ATTORNEY DOCKET NO.: 054253-5001



As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

**METHOD AND SYSTEM FOR FACILITATING SECURE TRANSACTIONS**

the specification of which:

is attached hereto; or

was filed as United States application Serial No. 10/032,535 on January 2, 2002 and was amended on \_\_\_\_\_ (if applicable); or

was filed as PCT international application Number \_\_\_\_\_ on \_\_\_\_\_ and was amended under PCT Article 19 on \_\_\_\_\_ (if applicable).

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**PRIOR FOREIGN APPLICATION(S):**

COUNTRY (if PCT, indicate PCT)	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED
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Combined Declaration For Patent Application and Power of Attorney - (Continued)  
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U.S. PROVISIONAL APPLICATIONS

U.S. PROVISIONAL APPLICATION NO.	U.S. FILING DATE
60/134,207	May 14, 1999
60/133,655	May 11, 1999

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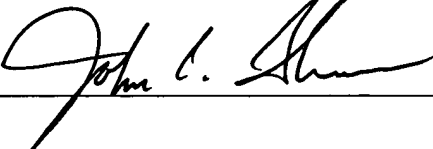
Direct Telephone Calls To:  
(name and telephone number)

**Mary Jane Boswell**  
**202-739-5646**

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FULL NAME OF SOLE OR FIRST INVENTOR	John C. Shaw	
RESIDENCE & CITIZENSHIP	Westport, Connecticut	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	2 Driftwood Point Rd., Westport, CT 06880 <del>42 Bluewater Hill, Westport, Connecticut 06880</del>	
FIRST OR SOLE INVENTOR'S SIGNATURE		DATE 2/25/02
FULL NAME OF SECOND INVENTOR	Richard A. Holway	
RESIDENCE & CITIZENSHIP	Winchester, Massachusetts	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	89 Bacon Street, Winchester, Massachusetts 01890	
SECOND INVENTOR'S SIGNATURE		DATE
FULL NAME OF THIRD INVENTOR	Mike N. Alex	
RESIDENCE & CITIZENSHIP	Wyckoff, New Jersey	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	64 Barrett Lane, Wyckoff, New Jersey 07481	
THIRD INVENTOR'S SIGNATURE		DATE
FULL NAME OF FOURTH INVENTOR	James D. Nikolai	
RESIDENCE & CITIZENSHIP	Great Neck, New York	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	42 Farm Lane, Great Neck, New York 11020	
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Listing of Inventors Continued on attached page(s)    ☒ Yes    ☐ No

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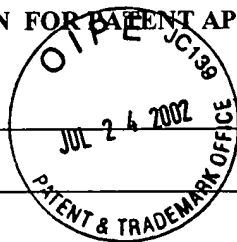
FULL NAME OF FIFTH INVENTOR	Thomas P. Joyce	
RESIDENCE & CITIZENSHIP	Port Washington, New York	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	11 Muriel Road, Port Washington, New York 11050	
FIFTH INVENTOR'S SIGNATURE		DATE
FULL NAME OF SIXTH INVENTOR	Saul D. Hilsenrath	
RESIDENCE & CITIZENSHIP	Chatham, New Jersey	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	37 Weston Avenue, Chatham, New Jersey 07928	
SIXTH INVENTOR'S SIGNATURE		DATE
FULL NAME OF SEVENTH INVENTOR	Daniel E. Speers	
RESIDENCE & CITIZENSHIP	Morristown, New Jersey	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	15 Maxine Drive, Morristown, New Jersey 07960	
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**Mary Jane Boswell**  
**202-739-5646**

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SECOND INVENTOR'S SIGNATURE	DATE 3/8/02	
FULL NAME OF THIRD INVENTOR	Mike N. Alex	
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POST OFFICE ADDRESS	64 Barrett Lane, Wyckoff, New Jersey 07481	
THIRD INVENTOR'S SIGNATURE	DATE	
FULL NAME OF FOURTH INVENTOR	James D. Nikolai	
RESIDENCE & CITIZENSHIP	Great Neck, New York	COUNTRY OF CITIZENSHIP United States
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FULL NAME OF THIRD INVENTOR	Mike N. Alex <i>Mike N. Alex</i> 6/30/02	
RESIDENCE & CITIZENSHIP	Wyckoff, New Jersey	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	<del>401 HUNTINGTON CT</del> 64 Barrett Lane, Wyckoff, New Jersey 07481	
THIRD INVENTOR'S SIGNATURE	DATE	
FULL NAME OF FOURTH INVENTOR	James D. Nikolai	
RESIDENCE & CITIZENSHIP	Great Neck, New York	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	42 Farm Lane, Great Neck, New York 11020	
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POST OFFICE ADDRESS	11 Muriel Road, Port Washington, New York 11050	
FIFTH INVENTOR'S SIGNATURE		DATE
FULL NAME OF SIXTH INVENTOR	Saul D. Hilsenrath	
RESIDENCE & CITIZENSHIP	Chatham, New Jersey	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	37 Weston Avenue, Chatham, New Jersey 07928	
SIXTH INVENTOR'S SIGNATURE		DATE
FULL NAME OF SEVENTH INVENTOR	Daniel E. Speers	
RESIDENCE & CITIZENSHIP	Morristown, New Jersey	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	15 Maxine Drive, Morristown, New Jersey 07960	
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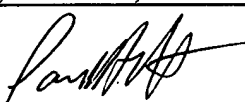
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SEVENTH INVENTOR'S SIGNATURE		DATE

Listing of Inventors Continued on attached page(s)    ☐ Yes    ☒ No



## COMBINED DECLARATION FOR PATENT APPLICATION AND POWER OF ATTORNEY

U.S. DEPARTMENT OF COMMERCE  
Patent and Trademark Office

ATTORNEY DOCKET NO.: 054253-5001

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

**METHOD AND SYSTEM FOR FACILITATING SECURE TRANSACTIONS**

the specification of which:

is attached hereto; or

was filed as United States application Serial No. 10/032,535 on January 2, 2002 and was amended on \_\_\_\_\_ (if applicable); or

was filed as PCT international application Number \_\_\_\_\_ on \_\_\_\_\_ and was amended under PCT Article 19 on \_\_\_\_\_ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the U.S. Patent and Trademark Office information which is material to the patentability of claims presented in this application in accordance with Title 37, Code of Federal Regulations, §1.56.

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**PRIOR FOREIGN APPLICATION(S):**

COUNTRY (if PCT, indicate PCT)	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED
			<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No

Combined Declaration For Patent Application and Power of Attorney - (Continued)  
(includes Reference to PCT International Applications)

ATTORNEY DOCKET NO.: 054253-5001

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U.S. PROVISIONAL APPLICATIONS

U.S. PROVISIONAL APPLICATION NO.	U.S. FILING DATE
60/134,207	May 14, 1999
60/133,655	May 11, 1999

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) or §365(c) of any PCT international application(s) designating the United States of America that is/are listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in that/those prior application(s) in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose to the U.S. Patent and Trademark Office all information known to me to be material to the patentability of claims presented in this application in accordance with Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application(s) and the national or PCT international filing date of this application:

PRIOR U.S. APPLICATIONS OR PCT INTERNATIONAL APPLICATIONS DESIGNATING THE U.S. FOR BENEFIT:

U.S. APPLICATIONS		STATUS (Check One)		
U.S. APPLICATION NO.	U.S. FILING DATE	PATENTED	PENDING	ABANDONED
09/570,562	May 12, 2000		X	
09/569,135	May 11, 2000		X	

**POWER OF ATTORNEY:** As a named inventor, I hereby appoint the registered practitioners of Morgan, Lewis & Bockius LLP included in the Customer Number provided below to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith, and direct that all correspondence be addressed to that Customer Number.

**Customer Number:** 009629

Direct Telephone Calls To:  
(name and telephone number)

**Mary Jane Boswell**  
**202-739-5646**

Combined Declaration For Patent Application and Power of Attorney - (Continued)  
(includes Reference to PCT, International Applications)

ATTORNEY DOCKET NO.: 054253-5001

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

FULL NAME OF SOLE OR FIRST INVENTOR	John C. Shaw	
RESIDENCE & CITIZENSHIP	Westport, Connecticut	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	12 Bluewater Hill, Westport, Connecticut 06880	
FIRST OR SOLE INVENTOR'S SIGNATURE		DATE
FULL NAME OF SECOND INVENTOR	Richard A. Holway	
RESIDENCE & CITIZENSHIP	Winchester, Massachusetts	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	89 Bacon Street, Winchester, Massachusetts 01890	
SECOND INVENTOR'S SIGNATURE		DATE
FULL NAME OF THIRD INVENTOR	Mike N. Alex	
RESIDENCE & CITIZENSHIP	Wyckoff, New Jersey	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	64 Barrett Lane, Wyckoff, New Jersey 07481	
THIRD INVENTOR'S SIGNATURE		DATE
FULL NAME OF FOURTH INVENTOR	James D. Nikolai	
RESIDENCE & CITIZENSHIP	Great Neck, New York	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	42 Farm Lane, Great Neck, New York 11020	
FOURTH INVENTOR'S SIGNATURE		DATE

Listing of Inventors Continued on attached page(s)    ☒ Yes    ☐ No

Combined Declaration For Patent Application and Power of Attorney - (Continued)  
(includes Reference to PCT International Applications)

ATTORNEY DOCKET NO.: 054253-5001

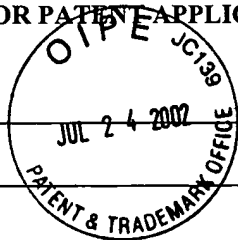
FULL NAME OF FIFTH INVENTOR	Thomas P. Joyce	
RESIDENCE & CITIZENSHIP	Port Washington, New York	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	11 Muriel Road, Port Washington, New York 11050	
FIFTH INVENTOR'S SIGNATURE	<i>Thomas P. Joyce</i>	DATE 03/21/02
FULL NAME OF SIXTH INVENTOR	Saul D. Hilsenrath	
RESIDENCE & CITIZENSHIP	Chatham, New Jersey	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	37 Weston Avenue, Chatham, New Jersey 07928	
SIXTH INVENTOR'S SIGNATURE		DATE
FULL NAME OF SEVENTH INVENTOR	Daniel E. Speers	
RESIDENCE & CITIZENSHIP	Morristown, New Jersey	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	15 Maxine Drive, Morristown, New Jersey 07960	
SEVENTH INVENTOR'S SIGNATURE		DATE

Listing of Inventors Continued on attached page(s)    ☐ Yes    ☒ No

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U.S. DEPARTMENT OF COMMERCE  
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COUNTRY (if PCT, indicate PCT)	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED
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Combined Declaration For Patent Application and Power of Attorney - (Continued)  
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(name and telephone number)

**Mary Jane Boswell**  
**202-739-5646**

Combined Declaration For Patent Application and Power of Attorney - (Continued)  
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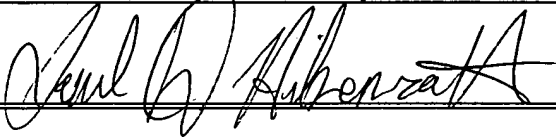
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RESIDENCE & CITIZENSHIP	Westport, Connecticut	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	12 Bluewater Hill, Westport, Connecticut 06880	
FIRST OR SOLE INVENTOR'S SIGNATURE		DATE
FULL NAME OF SECOND INVENTOR	Richard A. Holway	
RESIDENCE & CITIZENSHIP	Winchester, Massachusetts	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	89 Bacon Street, Winchester, Massachusetts 01890	
SECOND INVENTOR'S SIGNATURE		DATE
FULL NAME OF THIRD INVENTOR	Mike N. Alex	
RESIDENCE & CITIZENSHIP	Wyckoff, New Jersey	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	64 Barrett Lane, Wyckoff, New Jersey 07481	
THIRD INVENTOR'S SIGNATURE		DATE
FULL NAME OF FOURTH INVENTOR	James D. Nikolai	
RESIDENCE & CITIZENSHIP	Great Neck, New York	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	42 Farm Lane, Great Neck, New York 11020	
FOURTH INVENTOR'S SIGNATURE		DATE

Listing of Inventors Continued on attached page(s) [ X ] Yes [ ] No

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RESIDENCE & CITIZENSHIP	Port Washington, New York	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	11 Muriel Road, Port Washington, New York 11050	
FIFTH INVENTOR'S SIGNATURE		DATE
FULL NAME OF SIXTH INVENTOR	Saul D. Hilsenrath	
RESIDENCE & CITIZENSHIP	Chatham, New Jersey	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	37 Weston Avenue, Chatham, New Jersey 07928	
SIXTH INVENTOR'S SIGNATURE		DATE 2/7/02
FULL NAME OF SEVENTH INVENTOR	Daniel E. Speers	
RESIDENCE & CITIZENSHIP	Morristown, New Jersey	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	15 Maxine Drive, Morristown, New Jersey 07960	
SEVENTH INVENTOR'S SIGNATURE		DATE

Listing of Inventors Continued on attached page(s)    ☐ Yes    ☒ No



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Combined Declaration For Patent Application and Power of Attorney - (Continued)  
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Listing of Inventors Continued on attached page(s)    ☒ Yes    ☐ No

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RESIDENCE & CITIZENSHIP	Morristown, New Jersey	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	15 Maxine Drive, Morristown, New Jersey 07960	
SEVENTH INVENTOR'S SIGNATURE 		DATE 7/24/02

Listing of Inventors Continued on attached page(s) [ ] Yes [X] No